



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Debtor(s)
WO-7129

Order Filed on May 17, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
ARTHUR and RONNIE ENGEL

Case No.: 16-18400
Chapter: 13
Judge: MBK

**ORDER REGARDING REQUEST FOR EXEMPTION FROM:
ARTHUR ENGEL (only)**

- CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)**
- PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)**
- REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)**

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

DATED: May 17, 2021

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

- X The debtor's request is GRANTED; the debtor is hereby exempt from:
- obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
 - participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)1(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
 - filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

 The debtor's request for an exemption is DENIED, and

- the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- on or before the last day to object to discharge has expired,
or
- on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: _____

Hearing Location: _____

Courtroom: _____

In re:
Arthur Stanley Engel
Ronnie Judith Engel
Debtors

Case No. 16-18400-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: May 17, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Arthur Stanley Engel, Ronnie Judith Engel, 31 Chelsea Road, Jackson, NJ 08527-2645

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Michael Frederick Dingerdissen	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

District/off: 0312-3

User: admin

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Date Recd: May 17, 2021

Form ID: pdf903

Total Noticed: 1

Nicholas V. Rogers

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

William H. Oliver, Jr.

on behalf of Debtor Arthur Stanley Engel courtdocs@oliverandlegg.com R59915@notify.bestcase.com

William H. Oliver, Jr.

on behalf of Joint Debtor Ronnie Judith Engel courtdocs@oliverandlegg.com R59915@notify.bestcase.com

William M. E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

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on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

TOTAL: 12